



Order Filed on March 20, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**ABELSON & TRUESDALE, LLC**

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Attorney for Debtor

In Re:

In re JANINE BUGGLE

Case No.: 17-20025

Adv. No.:

Hearing Date: March 20, 2018

Judge: Hon. CHRISTINE M. GRAVELLE

**ORDER ENFORCING AUTOMATIC STAY AND DISCHARGE INJUNCTION  
AND AWARDING DAMAGES**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: March 20, 2018

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**CAPTION OF ORDER:**

ORDER ENFORCING AUTOMATIC STAY AND DISCHARGE INJUNCTION  
AND AWARDING DAMAGES

**CASE NUMBER:** 17-20025

**DATE OF HEARING:** 3/20/18

**JUDGE:** HON. CHRISTINE M. GRAVELLE

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THIS MATTER being opened to the Court upon the application of the debtors by their counsel, Steven J. Abelson, Esq., and the Court having reviewed the application of the Debtors and any objections thereto, and for good cause having been shown:

1) The actions of the Creditor CIT Small Business Corp in permitting the offset of the Debtor's post petition tax refund and collecting and retaining same are in violation of 11 U.S.C. § 362(a) and § 524(a)(2).

2) Creditor shall immediately cause the full return of the sum of \$ 8,089.00 to be returned to the Debtors and Debtor's spouse.

3) Damages are hereby imposed pursuant to 11 U.S.C. § 362(k) and § 105 for said actions in the amount of \$ 750. Said sum shall be paid to the Debtor's Attorney within fifteen (15) days.